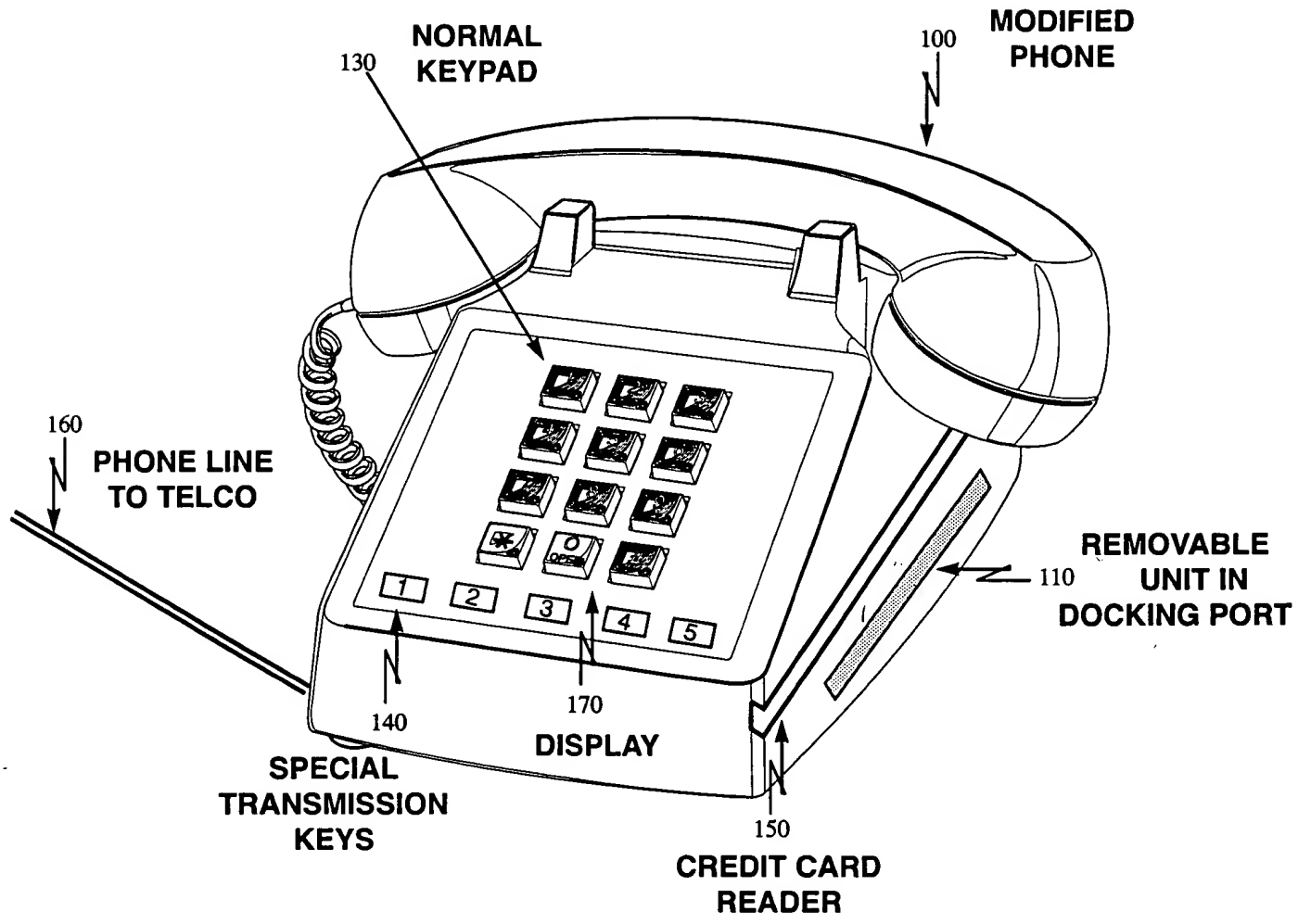
NORMAL KEYPAD
130
MODIFIED PHONE
100
160
PHONE LINE TO TELCO
REMOVABLE UNIT IN DOCKING PORT
110
1
2
3
4
5
140
170
DISPLAY
SPECIAL TRANSMISSION KEYS
150
CREDIT CARD READER

Figure 1

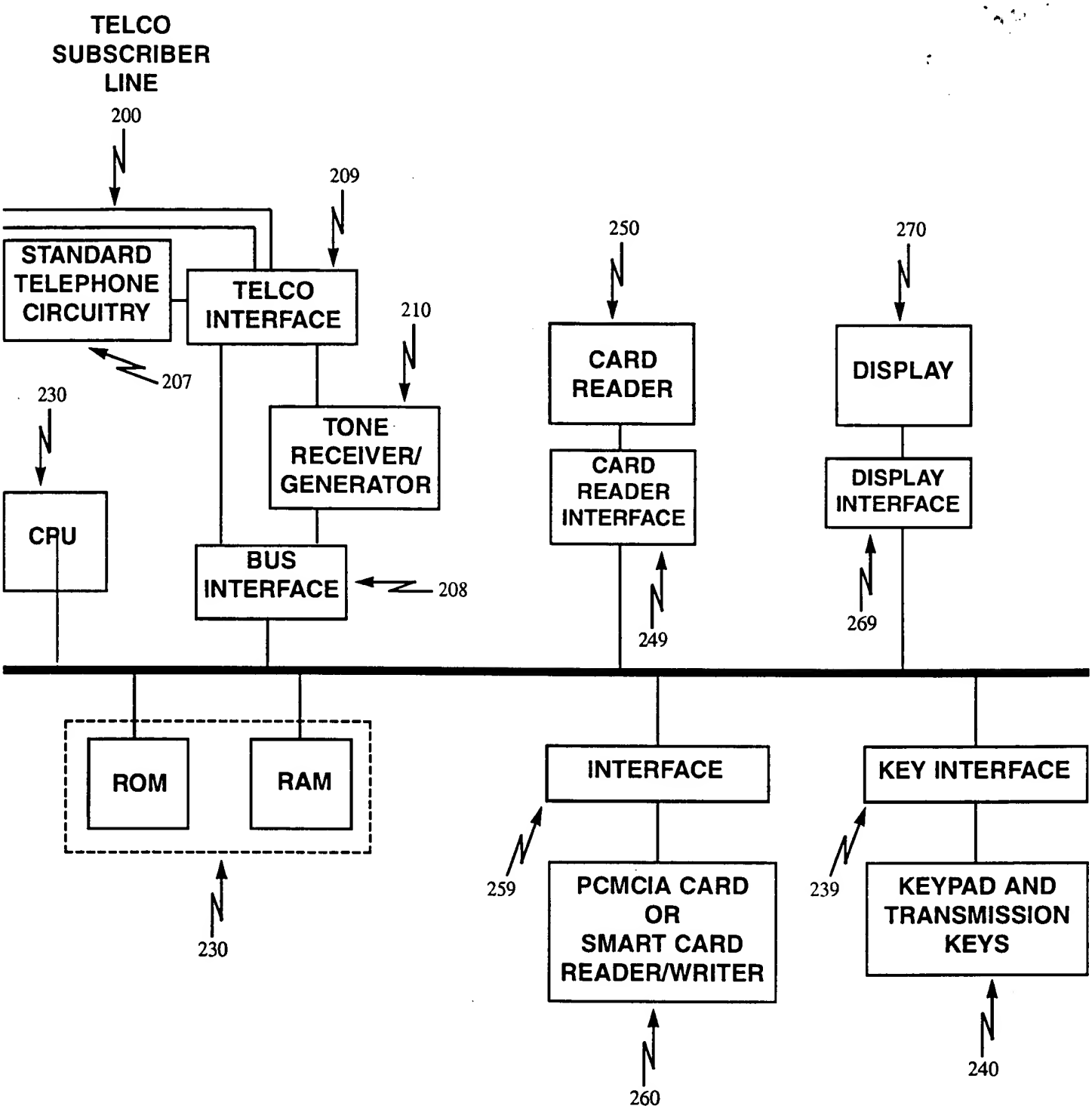
TELCO SUBSCRIBER LINE
200
209
STANDARD TELEPHONE CIRCUITRY
TELCO INTERFACE
207
210
250
270
CARD READER
DISPLAY
230
TONE RECEIVER/ GENERATOR
CARD READER INTERFACE
DISPLAY INTERFACE
CRU
BUS INTERFACE
208
249
269
ROM
RAM
INTERFACE
KEY INTERFACE
259
239
PCMCIA CARD OR SMART CARD READER/WRITER
KEYPAD AND TRANSMISSION KEYS
230
260
240

Figure 2

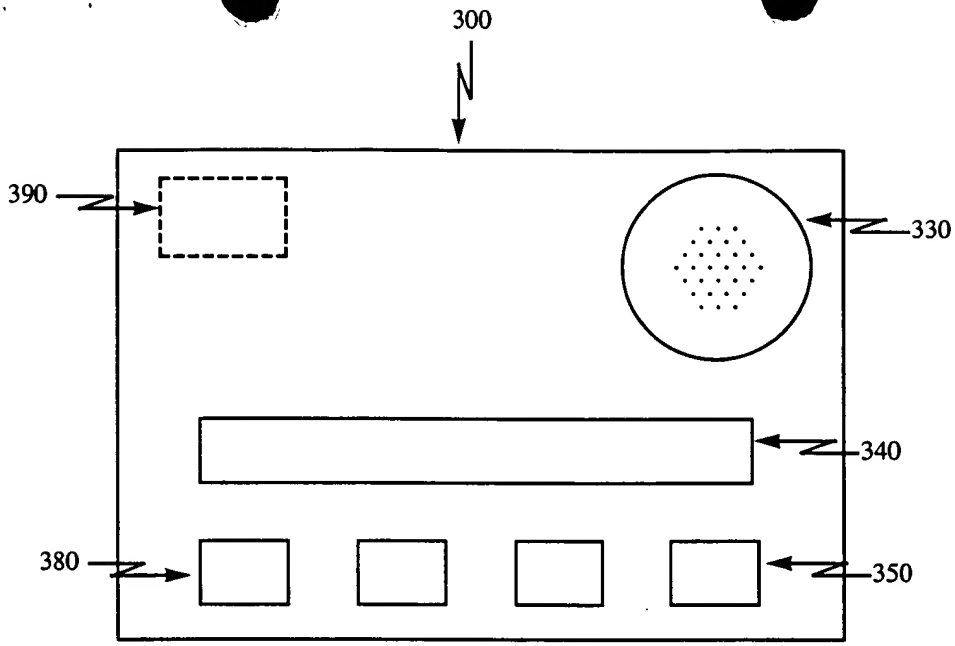

Figure 3A

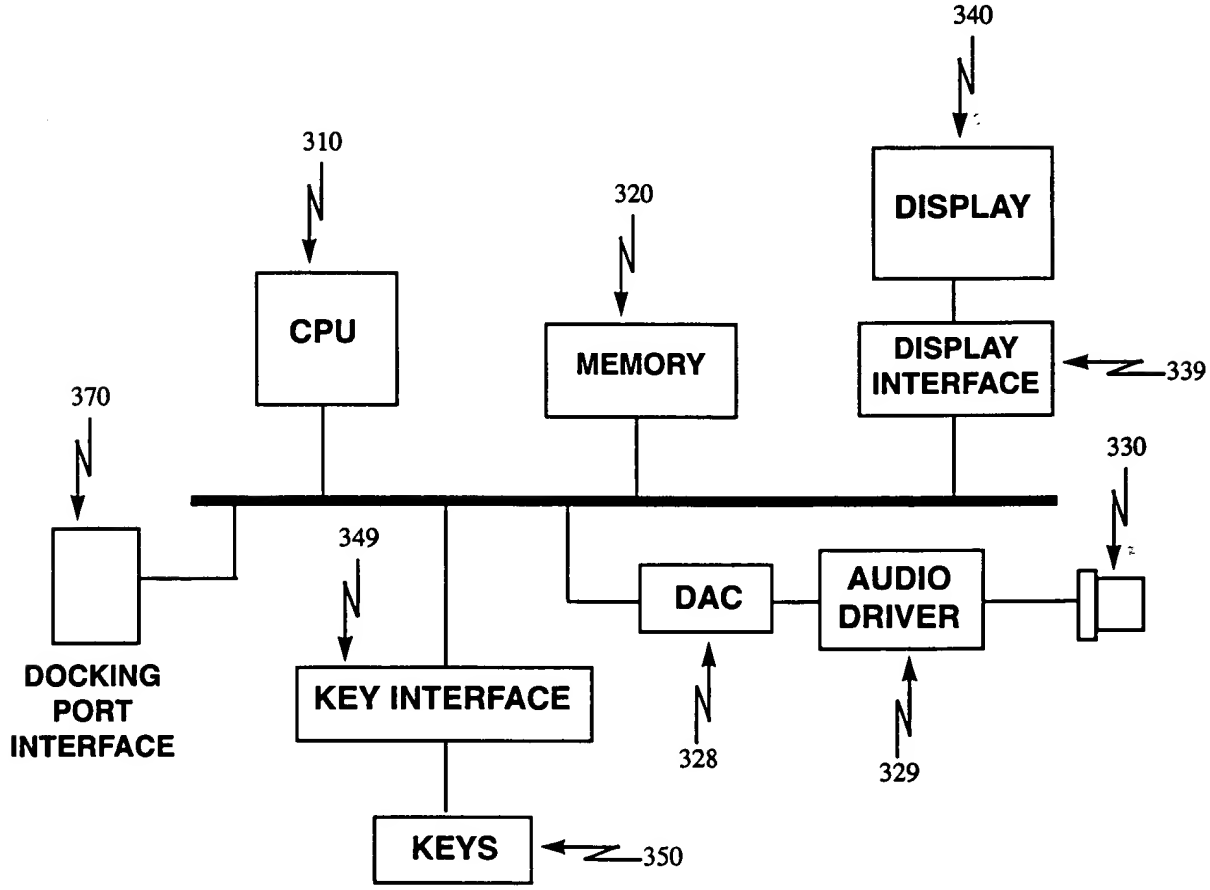

Figure 3B

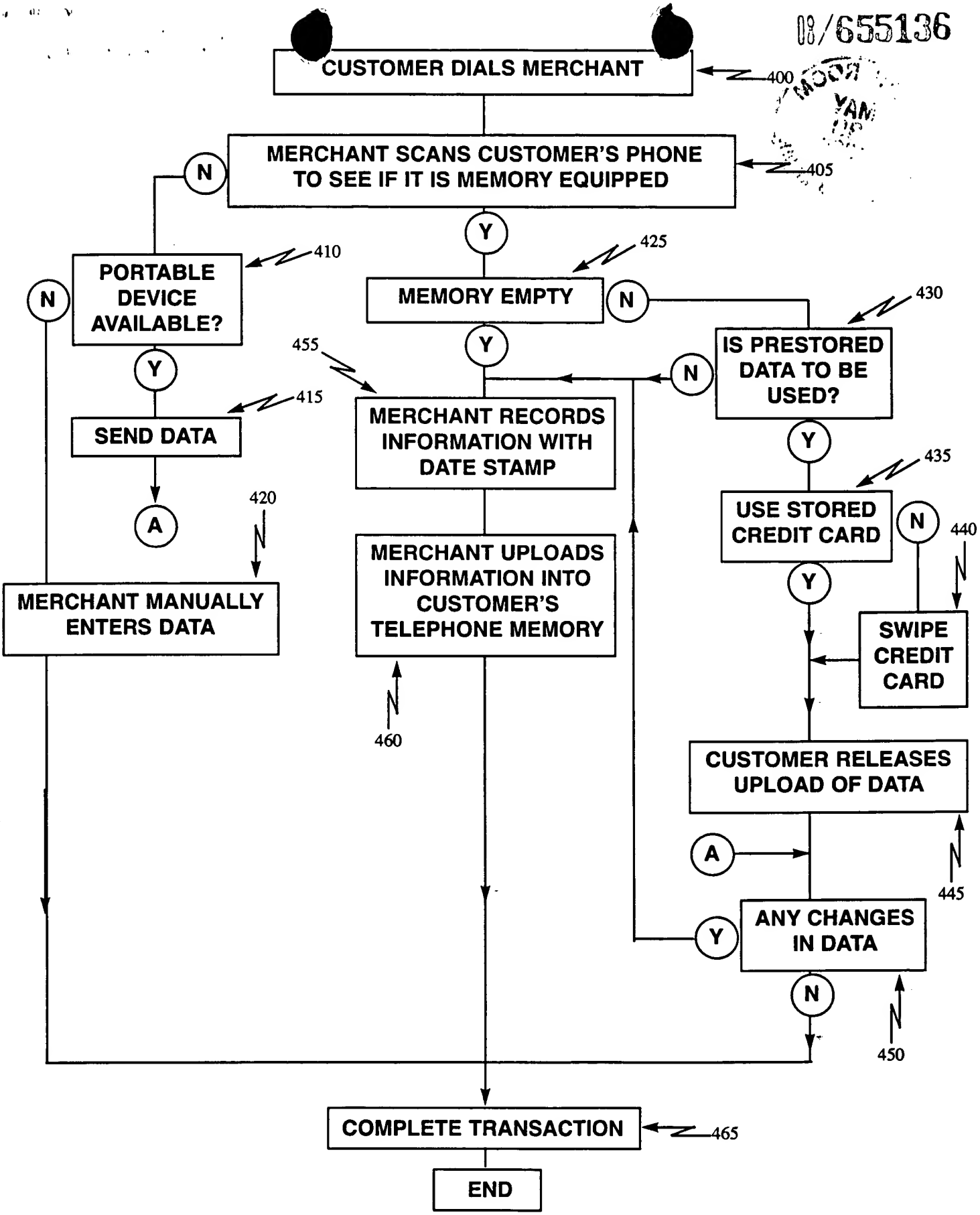
CUSTOMER DIALS MERCHANT
400
MERCHANT SCANS CUSTOMER'S PHONE TO SEE IF IT IS MEMORY EQUIPPED
405
N
Y
PORTABLE DEVICE AVAILABLE?
410
N
Y
SEND DATA
415
A
420
MERCHANT MANUALLY ENTERS DATA
MEMORY EMPTY
425
N
Y
455
MERCHANT RECORDS INFORMATION WITH DATE STAMP
MERCHANT UPLOADS INFORMATION INTO CUSTOMER'S TELEPHONE MEMORY
460
IS PRESTORED DATA TO BE USED?
430
N
Y
USE STORED CREDIT CARD
435
N
440
Y
SWIPE CREDIT CARD
CUSTOMER RELEASES UPLOAD OF DATA
A
445
ANY CHANGES IN DATA
Y
N
450
COMPLETE TRANSACTION
465
END

Figure 4

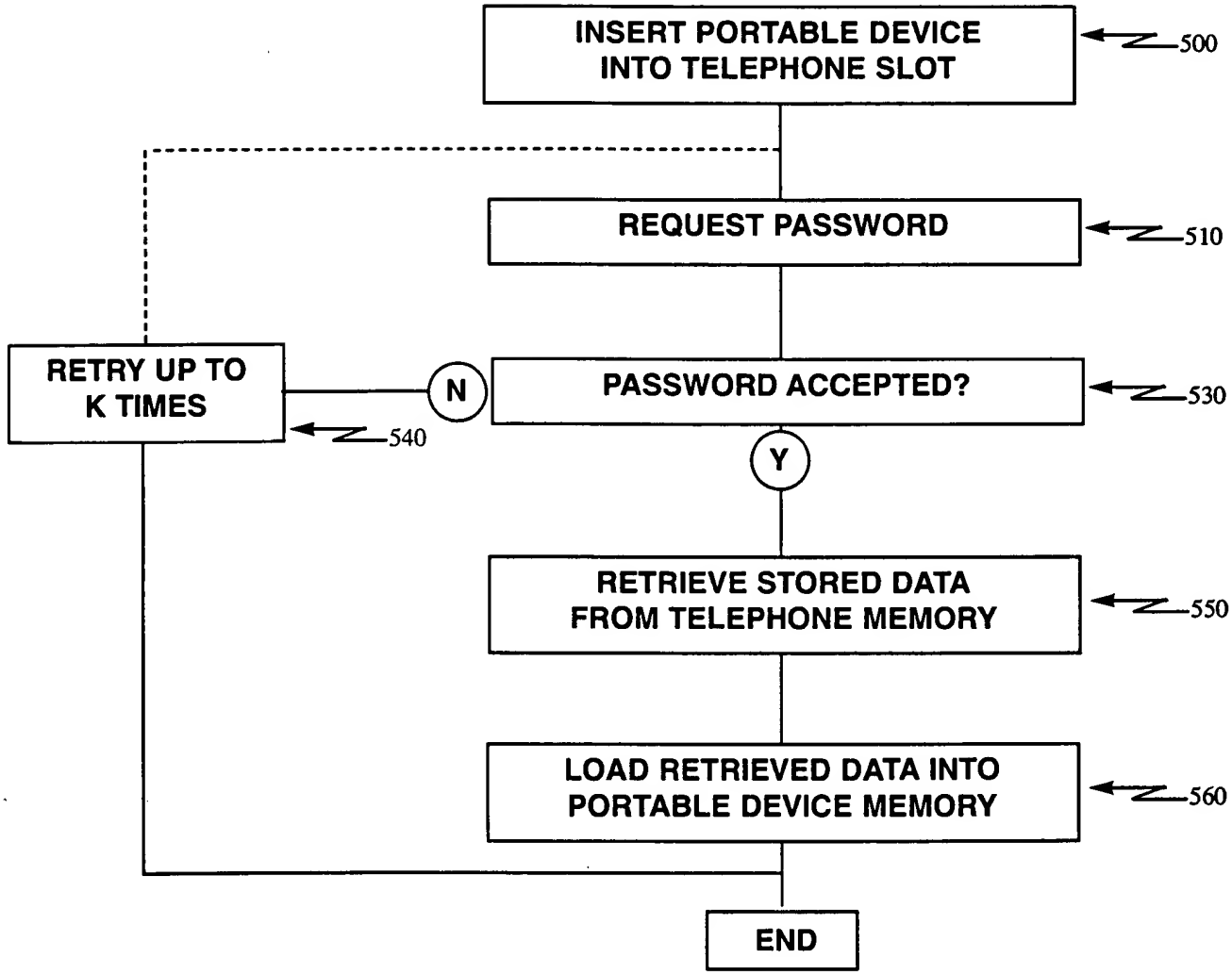
INSERT PORTABLE DEVICE INTO TELEPHONE SLOT
500
REQUEST PASSWORD
510
PASSWORD ACCEPTED?
530
N
RETRY UP TO K TIMES
540
Y
RETRIEVE STORED DATA FROM TELEPHONE MEMORY
550
LOAD RETRIEVED DATA INTO PORTABLE DEVICE MEMORY
560
END

Figure 5

08/655136

FIXED LENGTH ASCII DATA STRUCTURE

FIRSTNAME 1-10 LAST NAME 11-30	ADDRESS LINE #1 31-60 ADDRESS LINE #2 61-90 CITY 91-110 STATE 111-112 ZIP 113-121	CREDIT CARD # 122-133	EXPIRATION DATE 134-137
610 NAME	620 ADDRESS	630 CREDIT CARD #	640 EXPIRATION DATE

Figure 6